

Information to identify the case:

Debtor 1	<u>Jacob Daniel Boston</u>	Social Security number or ITIN	xxx-xx-0495
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nichole Marie Boston</u>	Social Security number or ITIN	xxx-xx-6347
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10663-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacob Daniel Boston

Nichole Marie Boston

11/14/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacob Daniel Boston
Nichole Marie Boston
Debtors

Case No. 19-10663-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 14, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jacob Daniel Boston, Nichole Marie Boston, 14 Beckett Park, Warren, PA 16365-4606
15092532	+ Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
15092533	+ Aris, PO Box 72078, Cleveland, OH 44192-0002
15079579	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
15079581	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
15079585	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15120474	+ NFG #2 Federal Credit Union, 1303 Pennsylvania Avenue, West, Warren, PA 16365-1921
15079586	+ Nfg#2 Federal Credit Union, Po Box 728, Warren, PA 16365-0728
15128400	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15092536	+ Warren General Hospital, 2 Crescent Park West, PO Box 68, Warren, PA 16365-0068
15092537	+ Warren General Hospital Anesthesia, 2 Crescent Park West, Warren, PA 16365-2199

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2023 00:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Nov 15 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092531	^ MEBN	Nov 15 2023 00:18:50	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15079575	Email/Text: bankruptcy@bbandt.com	Nov 15 2023 00:26:00	BB & T, Credit Card Disputes, PO Box 1847, Wilson, NC 27894
15083702	Email/Text: bankruptcy@bbandt.com	Nov 15 2023 00:26:00	BB&T Bankruptcy, P.O. Box 1847, Wilson, NC 27894
15079574	+ EDI: BANKAMER.COM	Nov 15 2023 05:09:00	Bank Of America, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413
15092534	Email/Text: bankruptcies@ccf.org		

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		Nov 15 2023 00:25:00	Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195
15079576	+ EDI: CAPITALONE.COM	Nov 15 2023 05:09:00	Capital One / Maurices, Po Box 30258, Salt Lake City, UT 84130-0258
15079577	+ EDI: CITICORP.COM	Nov 15 2023 05:09:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15079578	+ EDI: WFNNB.COM	Nov 15 2023 05:09:00	Comenity Bank / Kays, 3100 Easton Square Plaza, Columbus, OH 43219-6289
15377154	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 15 2023 00:25:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
15079580	EDI: DISCOVER.COM	Nov 15 2023 05:09:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15084681	EDI: DISCOVER.COM	Nov 15 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15079582	EDI: JPMORGANCHASE	Nov 15 2023 05:09:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850
15079583	+ Email/Text: BKRMailOPS@weltman.com	Nov 15 2023 00:26:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
15116847	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2023 00:33:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15079584	+ EDI: LENDNGCLUB	Nov 15 2023 05:09:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15108194	+ Email/Text: camanagement@mtb.com	Nov 15 2023 00:26:00	M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
15117719	EDI: PRA.COM	Nov 15 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15079587	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 15 2023 00:28:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15095647	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 15 2023 00:28:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15092535	^ MEBN	Nov 15 2023 00:17:20	Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
15079588	+ EDI: RMSC.COM	Nov 15 2023 05:09:00	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
15079589	+ EDI: RMSC.COM	Nov 15 2023 05:09:00	Syncb / Network, Po Box 965036, Orlando, FL 32896-5036
15079590	+ EDI: RMSC.COM	Nov 15 2023 05:09:00	Syncb / Old Navy DC, Po Box 965005, Orlando, FL 32896-5005
15079591	+ EDI: RMSC.COM	Nov 15 2023 05:09:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
15080406	+ EDI: RMSC.COM	Nov 15 2023 05:09:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15112660	+ EDI: WFFC2	Nov 15 2023 05:09:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15079592	+ EDI: WFFC2	Nov 15 2023 05:09:00	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709

TOTAL: 32

BYPASSED RECIPIENTS

District/off: 0315-1

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Nichole Marie Boston dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jacob Daniel Boston dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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